

Information to identify the case:

Debtor 1	<u>Giovanna M. Lewandowski</u>	Social Security number or ITIN	xxx-xx-4166
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ryan Lewandowski</u>	Social Security number or ITIN	xxx-xx-0789
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-23362-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Giovanna M. Lewandowski
aka Giovanna Lewandowski, aka Giovanna
Fuscellaro-Lewandowski

Ryan Lewandowski

10/4/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Giovanna M. Lewandowski
Ryan Lewandowski
Debtors

Case No. 19-23362-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 04, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Giovanna M. Lewandowski, Ryan Lewandowski, 15 New York Ave., Berlin, NJ 08009-1120
518342884	Clean Energy Ventures, 1415 Wyckoff Road, Belmar, NJ 07719
518342888	+ MIDFIRST BANK, KML LAW GROUP, 216 HADDON AVENUE, SUITE 406, WESTMONT, NJ 08108-2812
518342889	Midland Mortgage, P.O. BOX, Oklahoma City, OK 73126
518370938	+ NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
518342890	+ Powers Kirm, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518342885	+ SELECT PORTFOLIO SERVICING, INC., as, servicer for CSMC 2019-JR1 TRUST, FEIN, SUCH, KAHN, & SHEPARD, P.C., 7 CENTURY DRIVE, SUITE 201 Parsippany, NJ 07054-4609

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Oct 04 2024 20:26:39	KML Law Group, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 04 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	^ MEBN	Oct 04 2024 20:27:16	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518342886	Email/Text: EBNBKNOT@ford.com	Oct 04 2024 20:28:00	FORD MOTOR CREDIT, P.O. BOX 6275, Dearborn, MI 48121
518348223	Email/Text: EBNBKNOT@ford.com	Oct 04 2024 20:28:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
518350243	Email/Text: EBNBKNOT@ford.com	Oct 04 2024 20:28:00	Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS CO 80962-4400
518342887	+ EDI: PHINAMERI.COM	Oct 05 2024 00:20:00	GM FINANCIAL, P.O. BOX 181145, Arlington, TX 76096-1145
518463625	+ EDI: AISMIDFIRST	Oct 05 2024 00:20:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518342892	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 04 2024 20:28:00	SELECT PORTFOLIO SERVICING, 3815 SOUTH WEST TEMPLE STREET, Salt Lake City, UT 84115
518698122	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 04 2024 20:28:00	SELECT PORTFOLIO SERVICING, INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250

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518464755

Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Oct 04 2024 20:28:00

SELECT PORTFOLIO SERVICING, INC., as
servicer for, PO BOX 65250, SALT LAKE CITY,
UT 84165-0250

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
cr	*+	NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232
518342891	*+	RYAN LEWANDOWSKI, 15 NEW YORK AVE, Berlin, NJ 08009-1120

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Alex Leight	on behalf of Creditor NJR Clean Energy Ventures Corporation aleight@kbtlaw.com akelly@kbtlaw.com;wsheridan@kbtlaw.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Katherine B. Galdieri	on behalf of Creditor NJR Clean Energy Ventures Corporation kgaldieri@njtransit.com akelly@kbtlaw.com;wsheridan@kbtlaw.com;saudino@kbtlaw.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Mitchell L Chambers, Jr.	on behalf of Joint Debtor Ryan Lewandowski ecfbc@comcast.net
Mitchell L Chambers, Jr.	on behalf of Debtor Giovanna M. Lewandowski ecfbc@comcast.net

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R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVICING INC., as servicer for CSMC 2019-JR1 TRUST
bankruptcy@fskslaw.com

Travis Graga

on behalf of Creditor NJR Clean Energy Ventures Corporation trgraga@norris-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13